

**Gingerbread\***

# Fix the CMS

**Key findings from  
our research on  
child maintenance**

**November 2024**

Supported by the Joseph Rowntree Foundation



**JOSEPH  
ROWNTREE  
FOUNDATION**

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## Acknowledgements

Gingerbread is grateful to the Joseph Rowntree Foundation for their support with this report.

Gingerbread would like to thank the single parents who were interviewed or completed a survey as part of our research and who gave valuable insight into their lived experience of the Child Maintenance Service.

# Key statistics

Our survey of 1,622 separated parents found that of the parents who are not getting the maintenance their children are entitled to:

**52%**

are struggling to pay essential bills



**51%**

are struggling to pay for food or going without meals



**57%**

are getting into debt with overdrafts, credit cards, catalogues or loans



**49%**

are not able to buy clothes, shoes or school uniform for their children



## Of parents with care<sup>1</sup>:

**61%** said the Child Maintenance Service (CMS) were reluctant to use enforcement powers



This is the context in which 44% of children in single parent families in the UK are living in poverty.<sup>i</sup>

However, where child maintenance is received, it cuts the child poverty rate by **25%**<sup>ii</sup>

The survey also found that:

- **45% of parents with care, who have experienced domestic abuse said that involvement of the CMS had led to an increase in abusive behaviour.**
- **96% of non-resident parents and 72% of parents with care said that their experience of dealing with the CMS has made their mental health and wellbeing worse.**

<sup>1</sup> In this report we use the term 'parent with care' to refer to parents who do all or most of the day-to-day care of their child or children. The Child Maintenance Service (CMS) calls this the 'receiving parent'. We use the term 'non-resident parent' to refer to parents whose child or children does not usually live with them. The CMS calls this the 'paying parent'.

# Executive summary

**For years, Gingerbread has heard about the significant challenges that separated parents have experienced with the Child Maintenance Service (CMS) which have led to children going without daily essentials and victim-survivors of domestic abuse not receiving the support and protection they need. This is backed by numerous research and parliamentary investigations consistently finding that the CMS is failing separated parents and their children.<sup>iii</sup>**

The new Government is committed to developing a child poverty strategy and halving the level of violence against women and girls in the next decade. Gingerbread's new research<sup>2</sup> supported by the Joseph Rowntree Foundation shows that reform of the CMS must play a central role in addressing these two key areas of Government policy, and what that reform should look like.

The findings in this report are based on 24 qualitative interviews with separated parents and 1,622 survey responses conducted in Spring-Summer 2024. Freedom of Information requests to the Department for Work and Pensions (DWP) about staffing levels and training in domestic abuse were also submitted. We found that:

- 1. Children are going without essentials because they are not getting the maintenance they are entitled to.**
- 2. The CMS is failing to protect people who have experienced domestic abuse and in some cases is making the abuse worse.**
- 3. The CMS contributes to poorer relationships between separated parents and dealing with the CMS itself is having a negative impact on the wellbeing of separated parents.**



**Children  
going  
without  
essentials**



**Failure to  
protect  
domestic  
abuse  
victims**



**Poorer  
relationships  
between  
separated  
parents**

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<sup>2</sup> Full research report that this summary is based on can be found at <https://www.gingerbread.org.uk/wp-content/uploads/2024/11/Gingerbread-Child-Maintenance-Report-2024-full-report.pdf>

Underlying these 3 issues are:

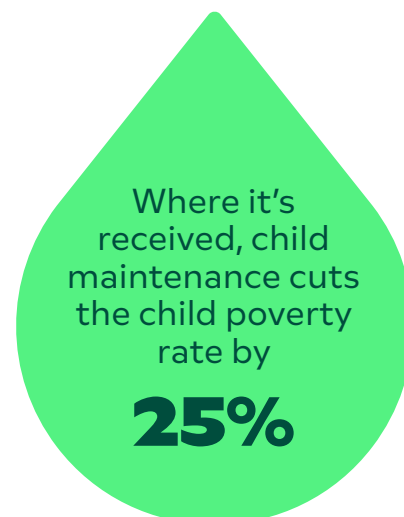
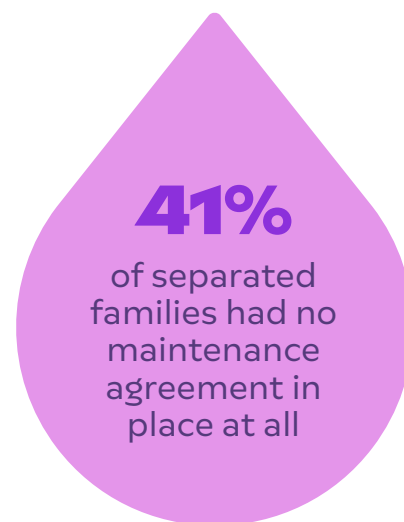
- **Poor communication and a poor experience of using the CMS.**
- **Exploitation of available loopholes in the system.**
- **A lack of action from Government in ensuring maintenance is secured.**
- **Poor understanding of domestic abuse by the CMS.**

Because of these problems, our research also revealed that a significant proportion of people avoid using the CMS which contributes to 41% of separated families having no arrangement at all<sup>iv</sup> and a further group of children going without.

It became clear through our research that parents want, as a priority:

- **Dedicated named caseworkers** so that they don't have to keep retelling their story and to ensure issues are understood and followed up on.
- **A means to contact the service digitally** to reduce the stress of long waiting times on the phone and an increase in confidence that the right things were being communicated both ways.
- **Actions to step up on enforcement**, to better assess income and to close loopholes that allow non-resident parents to avoid payments.
- **A transformation in training for CMS staff in domestic abuse** and for the service to become trauma informed.

Research shows that where it's received, child maintenance cuts the child poverty rate by 25%.<sup>v</sup> Action in these areas would ensure an increase in the number of children receiving the maintenance they are entitled to by increasing enforcement for existing users, but also through improvements to the service encouraging more of those families without an arrangement to use the CMS. It is clear that the Government is not currently harnessing this potential of the CMS to reduce child poverty. CMS reform must play a central role in the new child poverty strategy.



# Report findings\*

## Key findings on the impact on separated parents and their children

The interviews and survey responses revealed that separated parents and their children are impacted in three significant ways.

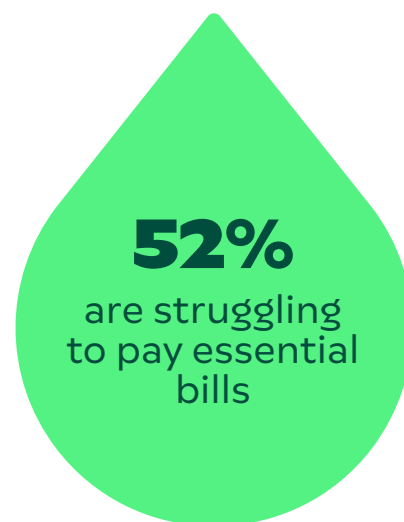
# 1. Children are going without essentials because they are not getting the maintenance they are entitled to

Many separated families with children are not receiving the child maintenance they are entitled to. Our survey found that 57% of parents with care who have an arrangement in place did not receive the full amount of maintenance agreed regularly.

DWP statistics reveal that in 2023, 41% of separated families had no maintenance arrangement in place at all<sup>vi</sup> and 42% of children covered by a Collect and Pay<sup>3</sup> arrangement with the CMS received no payments in the quarter ending June 2024.<sup>vii</sup> A significant proportion of children of separated families therefore, are living in households that are receiving no maintenance, less maintenance than has been agreed, or are receiving maintenance inconsistently.

In our survey we asked those parents who reported that they are not getting any maintenance or not getting all of the maintenance agreed, about the impact this has on them and their family. Of the 777 respondents:

- **52% are struggling to pay essential bills.**
- **51% are struggling to pay for food or going without meals.**
- **35% are struggling to pay rent or mortgage.**
- **57% are getting into debt with overdraft, credit cards, catalogues or loans.**
- **54% said that their children are missing out on trips.**
- **49% are not able to buy shoes, clothes or school uniform for their children.**



<sup>3</sup> With Collect and Pay, the CMS manages the payment process, collecting the payment from the non-resident parent and paying it to the parent with care

"[My daughter] saw a few things as we were going around the supermarket. I said, 'If you want it, put it in the trolley'. She was like, 'No, no. I don't want to'. I felt really guilty... Obviously, when we were getting his money, I could buy her more treats."

*Parent with care, Collect and Pay*

"[My son] said to me, 'Mum, did I come with a yellow sticker?', because I have to really watch the pennies. I buy the things that are reduced."

*Parent with care, no maintenance arrangement*

"There was something the other day... I didn't have any change... and he went, 'You can always take some money from my money box', and it just broke my heart."

*Parent with care, no maintenance arrangement*

**"[My son] said to me, 'Mum, did I come with a yellow sticker?', because I have to really watch the pennies. I buy the things that are reduced."**



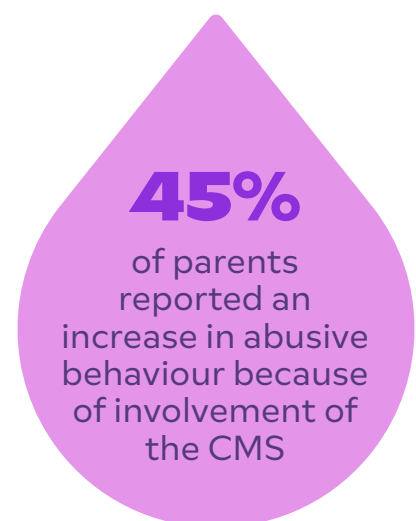
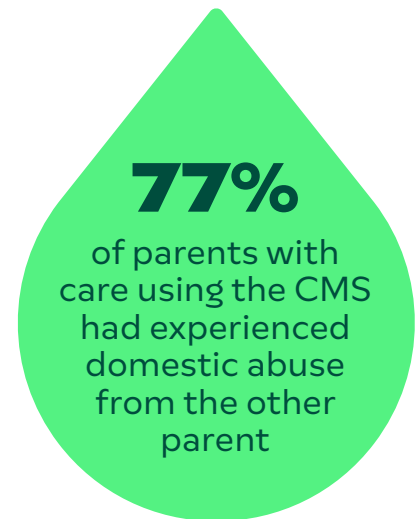
## 2. The CMS is failing to protect people who have experienced domestic abuse and in some cases is making the abuse worse

A key function of the CMS is to provide a mechanism for child maintenance to be paid where separated parents cannot agree private arrangements, including in the case of domestic abuse. Our evidence confirms that the CMS is being used by a significant number of people who have experienced domestic abuse. Among our survey respondents, 77% of parents with care using the CMS said they had experienced domestic abuse from the other parent and only 68% of these had informed the CMS.

This reflects DWP statistics with the most recently available figures showing that over half of new CMS claimants are victim-survivors of domestic abuse.<sup>viii</sup>

The DWP statistics are cases where the domestic abuse has been reported and officially accepted and so it is unsurprising that our survey showed a higher figure. Worryingly, our evidence suggests that the CMS is failing to protect these people, is providing an opportunity for perpetrators to continue the abuse, and in some cases is making the abuse worse:

- **45% of parents with care using the CMS who have experienced domestic abuse from the other parent, said that involvement of the CMS had led to an increase in abusive behaviour.**
- **39% of parents with care using the CMS who have experienced domestic abuse from the other parent, said the domestic abuse was still ongoing.**
- **29% of parents with care with no arrangement or a private arrangement, said that their reason for not using the CMS was that they worry it would make the abusive/coercive behaviour by the other parent worse.**



"I remember asking the CMS, 'Can you take it out of Direct Pay?' This person was stalking me at one point. I found it quite triggering to see his name appear in my bank account every month... They said they couldn't do that."

*Parent with care, Direct Pay*

"My children's father is continuing financial abuse through child maintenance payments, withholding money."

*Parent with care, Direct Pay*

"Quite a few times as well, [the CMS] have asked me to do the investigation on my ex-husband. Now, bearing in mind he was an abusive husband, I shouldn't have to be doing that."

*Parent with care, Collect and Pay*

**"My children's father is continuing financial abuse through child maintenance payments, withholding money!"**

### 3. The CMS has a negative impact on the wellbeing of parents who use it and worsens relationships between separated parents

Aside from whether the CMS is facilitating the fair payment of maintenance, separated parents told us about the considerable frustrations they have experienced in dealing with the CMS processes. The experience of dealing with the CMS itself is causing both parents significant distress and is having an impact on their mental health and wellbeing.

- **96% of non-resident parents and 72% of parents with care said that their experience of dealing with the CMS has made their mental health and wellbeing worse.**

"I would end up feeling so frustrated and so upset after each call because you're just banging your head against a brick wall. It was just constantly, 'There's nothing we can do!'"

*Parent with care, CMS Collect and Pay*

"There were times when I was just in such a dark, dark place, because of the frustration of not being able to negotiate or not being able to put your case forward."

*Non-resident parent, CMS Collect and Pay*

**"I would end up feeling so frustrated and so upset after each call because you're just banging your head against a brick wall."**

In some cases, the involvement of the CMS has led to poorer relationships between separated parents, which in turn has negative consequences for their children.

- **93% of non-resident parents and 58% of resident parents said that their experience of the CMS has made their relationship with the other parent worse.**

# What needs to change?

**The CMS is failing to ensure fair maintenance payments are getting to the families entitled to them, failing to protect people who have experienced domestic abuse and causing significant stress to separated parents.**

Problems with the CMS have resulted in a fundamental lack of trust in the service. We asked parents with care, who were not using the CMS (had no arrangement or a private arrangement in place) why that was:

- **29% were concerned that it would make the coercive or abusive behaviour of the other parent worse.**
- **24% had heard negative things about the CMS.**
- **24% had used the CMS in the past and it had not helped.**

A reformed CMS would mean that more people who need the CMS use it, and as a result more children would be lifted out of poverty through receiving the child maintenance that they are entitled to.

## **a) Poor communication and experience of the service**

Communication problems were the most commonly identified issues among CMS users in the research. The main complaints were:

- **Waiting time to get through to the CMS on the phone** (93% of non-resident parents and 81% of parents with care).
- **Having to repeat information to CMS staff** (85% of non-resident parents and 69% of parents with care).
- **CMS staff providing inaccurate or unclear information** (89% of non-resident parents and 60% of parents with care).

This caused significant stress and anxiety to an already difficult situation and in cases of domestic abuse meant that people were being re-traumatised by having to repeat their story. People reported frustration at only being able to communicate by phone rather than email or online messaging, and receiving letters with limited detail and conflicting information. A significant majority of survey respondents (73%) thought that the CMS could be improved by being able to speak to a case worker familiar with their case.

Our research identified high staff turnover and reduced staffing levels which may help explain the long wait times and poor communication. A Freedom of Information request submitted showed that in March 2024 there were 3,779 staff employed by the CMS compared to 5,958 in March 2019.

## We recommend

- **DWP to introduce a named dedicated caseworker system** so that claimants don't have to keep re-explaining their story to staff and to help ensure agreed actions are taken forward.
- **Government to review staffing levels and demand in the system and consider investment in increasing staffing** to both improve the experience of communication with the service as well as to secure adequate enforcement measures.
- **DWP to put in place a digital communication system** to allow CMS users to contact them, ask questions, have an ongoing dialogue online via email or through an online system.
- **DWP to review its standardised letters and its communication processes** with a panel of CMS users to put in place improvements that would ensure communications from the CMS are clearer.
- **DWP to work with existing users to develop an engagement and awareness programme of continuous improvement** notably around poor customer service.



## b) Maintenance levels and exploitation of the system

Parents with care identified challenges around including unearned income and assets in the initial maintenance calculation and the process for applying to vary the calculation in order to include them. Almost half (47%) of parents with care reported that assets were not included in their maintenance calculation. Non-resident parents emphasised the significant hardship that can be experienced when calculations are based on incorrect earnings.

Many parents reported that non-resident parents exploited financial loopholes to avoid or reduce their child maintenance obligations. This included underreporting income, declaring self-employment with minimal profits, and taking payments 'cash in hand' to avoid official income records.

In addition, Collect and Pay charges are seen as unfair by CMS users. Parents with care feel it is unfair to have to pay a fee despite the responsibility for needing to be on Collect and Pay lying with the non-resident parent, and the 20% charge is seen as excessively high and punitive by non-resident parents. The fees were seen to exacerbate conflict between parents, add unnecessary financial stress to already difficult situations and significantly reduce the amount of money available for children.

### We recommend

- **DWP to introduce planned legislative reform** so that unearned income is taken into account in the initial calculation.
- **DWP to introduce specialist caseworkers to work on cases where the non-resident parent is self-employed** to help ensure a full picture of an individual's finances is gathered for assessment and to support enforcement.
- **HMRC and DWP to work together to ensure that the CMS has real-time data from HMRC** to be able to better assess the income of a non-resident parent.



## **c) Lack of action to make sure children get the maintenance they are entitled to**

The CMS's slow response and lack of action was raised as a significant issue. Parents with care reported long waiting times for action to be taken about missed payments and 61% of parents with care reported that staff were reluctant to use enforcement powers.

Non-resident parents highlighted the issue of slow assessments following changes in income leading to arrears building. Parents with care raised the CMS's reluctance to investigate the non-resident parent's financial circumstances and the expectation for them to investigate the other parent's finances, concerningly even in cases of domestic abuse.

The last Government proposed reform of the service so that all users would effectively be put on Collect and Pay, which means the CMS collects maintenance from the non-resident parent and transfers it to the parent with care. This allows the CMS to have a close understanding of what payments have been made and introduce swifter enforcement measures. We believe this proposal has significant merits in both helping secure payments and by allowing the state to act as the intermediary supporting survivor-victims of domestic abuse. But its implementation would need careful management and it is our view that all fees should be abolished alongside this change.

We also asked parents about their views on the Government introducing a guaranteed payment for child maintenance that the DWP would then recoup from the non-resident parent. This was a well-received concept, but there were questions about how it would operate in practice. It was beyond the scope of our research to investigate further what the model for this should look like, but there are models from other countries to learn from.

## We recommend

- **Government to take forward proposed reforms to the CMS so that the whole service effectively becomes Collect and Pay, but fees abolished or reduced as far as possible.** At the very least there should be no fees for parents with care who are victim-survivors of domestic abuse.
- **Statutory duty to be placed on the Secretary of State to produce an annual report to Parliament on how the CMS is enforcing payments and the actions it is taking to improve enforcement.**
- **Deductions from benefits for child maintenance to take higher priority than deductions for the payment of debt owed to the Government.**
- **Government to review the feasibility and benefits of introducing a guaranteed payment scheme** which would see the parent with care receiving payments from the Government and recoupment from the non-resident parent.



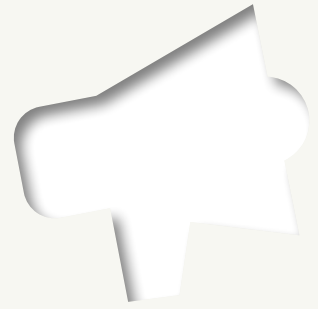
## d) Poor support for victim-survivors of domestic abuse

The CMS was often criticised for lacking sensitivity and appropriate support for victim-survivors of domestic abuse. 64% of parents with care who had experienced domestic abuse reported that CMS staff had not shown consideration of their situation in how they responded to them. Our Freedom of Information request revealed that CMS staff receive just one 3-hour module of domestic abuse training.

The research found that the failings of the CMS shared in this report were often experienced more acutely or had even worse impact for victim-survivors of domestic abuse. The recommendations to improve the system already outlined would address some of the key issues faced by victims-survivors of domestic abuse. A named case worker in particular would remove the need to repeat their experiences and an improved Collect and Pay system for all CMS users would benefit victim-survivors of domestic abuse.



**In addition to the other recommendations, which will be particularly helpful for victim-survivors of domestic abuse, we also recommend**



- **DWP to work with charities and others with expertise in domestic abuse to fundamentally transform training for all CMS staff in relation to supporting victim-survivors of domestic abuse.**
- **DWP to work with charities and others with expertise in domestic abuse to embed trauma-informed principles into the operation of the CMS.**
- **DWP to develop an engagement and awareness programme to engage with existing users to develop an ongoing programme of continuous improvement around how victim-survivors of domestic abuse are supported.**

## **e) Wider reform**

Our research has shown that the acrimonious nature of some separations feeds into disagreements around child maintenance payments. Supporting separating families in a different way and changing attitudes towards child maintenance so that it becomes less of a source of contention is also essential long term.

Further research with separated families is needed to make sure that any actions around improving support for separating parents will be effective and also to ensure this support reflects the specific needs of survivor-victims of domestic abuse.

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- viii Foley, N. (2024) Child maintenance: Support for victims of domestic abuse, House of Commons Library research briefings 09661, <https://researchbriefings.files.parliament.uk/documents/CBP-9661/CBP-9661.pdf>



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